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When I was a child, a very long time ago, Sunday evening was when my mother and father and little brother and I listened to the radio. It was before television and we gathered around the huge Philco floor model radio with a mysterious green lighted dial and listened to thirty minute programs, one after another: Fibber Magee and Molly (that may have been Saturday night), The Phil Harris Show and everybody's favorite, Jack Benny. Benny was a comedian: there was music -Dennis Day, an Irish tenor, sang a few numbers, there were several comedy sketches involving other characters - Mary, Benny's wife and Rochester, his driver and valet. Benny was known for his legendary penuriousness, his penny pinching. He was wealthy but very, very cheap. A regular part of the program was when Benny and Rochester took a trip to his basement money vault: Down creaky stairs, clanging chains and a heavy vault door and squeaky cash drawers. It was all over-done and, I thought, absolutely hilarious.

In one sketch - that later became a television commercial - Benny is mugged. A thug sticks a gun on his ribs and says: "Your money or your life!" There was a long silence. Benny doesn't say a thing and the longer it went the funnier it got. The robber threatens: "I said - your money or your life!" Finally, Benny responds - "I'm thinking, I'm thinking!"

Well, I thought that was about the funniest thing I ever heard. Years later, after a vocation that turned out, to my surprise, to have a great deal to do with money, I wonder if there was and is more than humor going on here. It never occurred to me when I was in the process of deciding to become a Presbyterian minister that much of my professional life would have to do with money: raising money every year, asking people to give their money, trying to balance the church budget, raising money for a capital project, a new roof, new boiler, new carpet for the sanctuary, a new building. It never occurred to me at the

time but I learned that when we are thinking and talking about money we are always, at the same time, thinking and talking about something profound: values, for instance, meaning - the meaning of my life itself.

"Your money or your life" - it really was more than humor - much, much more.

One time Jesus said:

> "No one can serve two masters: for a slave will either hate the one and love the other,
> or be devoted to one and despise the other. You cannot serve God and wealth."

That's how the NRSV translates it. The older version is "You cannot serve God and mammon." Mammon is money, but it's really more than money. "Wealth" is better but still not strong enough. It's more like the life-long project of accumulating resources, money and wealth, of course, but more than that. It's the life long project of establishing, nailing down security, ultimate security. In that it is closer to "salvation."

Sometimes I think that the best definition of mammon is "Stuff." We live in the most acquisitive, accumulative culture the world has ever known. We love our stuff. We have so much stuff that a major industry is now building, renting and maintaining space to store the stuff for which we no longer have space in our homes. I read an essay on it once, I believe in the NYT: stories of people and their stuff, people who go to the storage shed every week or so to visit their stuff. There was even a picture of a man sitting in a plastic, folding chair, bottle of beer in hand, in front of the open door of his storage space, crammed to overflowing with his stuff.

Now I confess that this topic makes me very nervous because I love my stuff. It's probably because I was born just as the Great Depression was ending and there wasn't much stuff in our home. In any event, I find it difficult to leave anything

behind, discard, walk away from - anything. Moving recently from a condo to a retirement community, although actually fairly spacious, nevertheless stimulated the impulse to "down-size" (a term I hate). I had to reduce the number of books on my shelves and it was excruciating.
I looked at each one, leafed through to see what I had underlined and written in margins. It was painful but I finally did it: gave away maybe 25- 30% of my books but I still have too many. T-shirts are another problem but I won't even go there.

My salvation is a wife who, in this regard, is my exact opposite, or compliment. This is a woman who does the unthinkable. When we travel and have a long flight, she buys a paper back book and, then, as she reads it, tears out the pages and leaves them behind. When she's on top of her game, when the trip is over - the book is gone. Her rule of thumb for books, even my precious books, is "Two years and out!" "Have you looked at this book on the last two years?" she sweetly asks and I lie. "Why of course. Just last week I was reading through the Volume Three of Paul Tillich's Systematic Theology."

Things got very touchy when we were preparing to move from a large house in Columbus, Ohio, to down town Chicago. For months before the move the children and I would meet in the alley behind our home, after school and work, to go through the trash she had discarded that day, recover treasures and carry them back into the house,

"You cannot serve two masters" Jesus said. "You cannot serve God and mammon."

It is important to note that he did not condemn per se money, having money, being wealthy. Money is not the problem for Jesus. He had friends who, by the standards of the day, were men and women of means. Money is not the problem for Jesus. It's serving, worshipping, trying to secure your future, trying to establish and nail down the meaning and significance of your life on the basis of what you earn, accumulate, own. Mammon

doesn't work, doesn't get the job done if you are looking to it for meaning, for you salvation.

St. Paul said much the same thing in a letter he wrote to his young protege, Timothy. "Love of money is the root of all evil" he told Timothy. Notice the balance. It's not money that is the root of all evil. There were some in Paul's day who thought that money itself is evil and to be avoided in a life of self denial and poverty. Not Paul. It's the love: the value, the accumulation in order to secure oneself, the heart and passion that is at stake here. I'm reminded of something popular author and Presbyterian Anne Lammot said. "I've been rich and I've been poor" she said. "Rich is better."

St. Paul's First Letter to Timothy is full of down to earth, wise, practical advice from an older man to a young man.

....."for we brought nothing into this world so that we can take nothing out of it...As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good works, ready to share thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that is really life." (1 Timothy 6:6-10,17-19)

"We brought nothing into this world so that we can take nothing out of it." One of those priceless New Yorker cartoons showed two elderly, immaculately dressed - three piece suits, top coats with fur around the collar, walking sticks, standing in front of the grave of their former business partner. "How much did he leave?" one asks and the other responds - "All of it."

H. Richard Niebuhr, brother of Reinhold Niebuhr and a distinguished theologian himself taught for years at Yale. He wrote: "Everyone has a center of value on the basis of which our everyday operating values are founded and have their meaning. That center of value is essentially theological whether or not we are traditionally religious. It is our god, the object of our loyalty

and worship."

Jacob Needelman who taught philosophy at San Fransisco State University has written a good and thoughtful book, Money and Meaning, in which he observes: "In no other culture or civil action that we know of has money been such a pervasive and decisive influence. In the world we now live in, money enters into everything human beings do, every aspect and pocket of life. This is something new."

"Time was" Needleman observes "when it was the clergyman, the physician, the psychiatrist who was most privy to people's private lives, their fears, desires, anxieties, their shames and misdeeds. But now this role is occupied mainly by accountants and tax preparers."

Robert Wood Lynn who was head of the Department of Religion at the Lilly Endowment wrote "Money has a particular power in American life. Lacking a landed gentry or titled aristocracy the primary indicator of status in American life is the amount of money a person controls. Consequently money has a symbolic place in our common life that enables if to fulfill a significant number of non-economic functions." Lynn wrote that before Mr. Trump's bragging about his billions and Mrs. Clinton's six-figure speaking fees became issues in a political campaign.

"Money" Bob Lynn wrote "is the way many middle class Americans keep score in various competitions - such as career, that inform daily life. For many Americans money represents the self and its values." (Unexplored Territory in Congregational Studies: Culture of Giving, with Glenn T. Miller)

There is a shadow side to this, of course. We know now that when money and wealth become the guiding light, the major life goal, relationships suffer and so does emotional and physical health. When making money becomes the determining factor in one's life, something important disappears and we become a shadow of the person we were created to be. I don't mean to pick

on Mr. Trump, but he does continue to provide such wonderful material. When accused of making a lot of money buying up mortgages when people lost their homes in the real estate crash of 2008, in fact accused of hoping for and exploiting the situation he seemed nonplussed and said "Of course I bought them. And then I sold them for a profit. I made a lot of money. That's what business men do."

Money itself is not bad. In fact, money is potential for good, for creativity and imagination, justice and mercy and health. We are sons and daughters of John Calvin here. Even if we have never read a word of Calvin - and I suspect that may be true for many of us - we have been profoundly influenced by Calvin and the 16th Century Protestant Reformation. For most of Christian history, after all, "worldly" was a derogatory, bad word. Inspired by Greek Philosophic Dualism which held that all reality is divided into two separate realms - the spiritual realm and the physical realm: the world and the other worldly, spirit and body, early Christianity greatly favored, taught and promoted the idea that the faithful, religious life is lived in the realm of the spirit. Up to the Reformation, Christianity seemed to believe that the world was a nasty, sinful place. And the human body, with its appetites and desires, it's passions and needs - it's physicality - was to be subdued, denied and disciplined. The goal was to have as little to do with the world as possible, to live an other-worldly life..the ideal, of course, was life in a cloistered monastery: celibacy, poverty, a life securely apart fro the everydayness of life people lived outside. Remnants of that thinking remain, of course, in the Roman Catholic insistence that celibacy is better, more moral, more pleasing to God than a life of normal, healthy sexuality. And in some Evangelical Protestant circles that continue to idealize and teach, particularly the children, that the good life is lived a safe distance from the temptations of the world. It is reflected in a little ditty I learned to sing when I went to Bible School with my Baptist chums.

"Be careful little eyes what you see.
Be careful little eyes what you see.
For the Father up above

Is looking down in love.
So be careful little eyes what you see.
Be careful little ears what you hear…Be careful little hands what you touch…Be careful little feet where you go."

Those same Baptists were absolutely sure that drinking alcohol and smoking cigarettes, both of which my parents did, constituted a direct road to hell, along with other worldly activities like dancing, going to movies, playing pinochle, even reading the comic strips in the Sunday paper.

I sang the little song with gusto but even at the age of ten I knew there was something seriously wrong here.

Well, it was John Calvin who said that the Christian life is to be lived in the world, this world with all its moral ambiguity, conflict and violence: that it is the Christian's responsibility to live out a life of discipleship , not apart from, but within the structures of society: political, social, economic, artistic, financial. The world is not a dirty place at all. The world is fallen, to be sure, never quite living up to God's expectations and hopes for it, but nevertheless the apple of God's eye. God so loves the world as to create it, bless it, call it good, and come to live in it in the life of a beloved Son. John Calvin insisted that Christian Faith had everything in the world to do with life in 16th century Geneva, Switzerland, in its laws - with his influence Geneva passed the first child labor laws, courts and judicial system, town consistory - on which he served, market place where new guidelines for accurate scales to weigh vegetables were passed, and even the evolving sewerage removal system. "Worldly Christianity" Dietrich Bonhoeffer called it.

Max Weber said that Calvin changed the way western civilization thought about wealth and credited Calvin with inspiring the Spirit of Capitalism.

The Protestant Reformation, Jacob Needelman wrote

"sanctified life in the world of the city, the world of business.

Jesus said: "Do not store up for yourself,fed treasures on earth, where moth and rust consume and where thieves beak in and steal. For where your treasure is, there your heart will be as well."

Did you ever notice how counter intuitive that is, and opposite to the way we think it should be. He should have said "Where your heart is, there your treasure will be."
Your money follows your passion, after all. Put your money where your mouth is. Jesus said that it's much more subtle and complex than that. Your treasure - where it is, what you do with it, reflects your deepest commitments, your true passion, your heart. Someone wisely observed that your personal credo and mine is written in our check stubs.

I've been thinking about that a lot recently….my legacy as it were, modest as it is - what difference, in the final analysis, my being here has made in the life of the world. The passing of time prompts it, I suppose, yet another birthday at an age which used to seem very old: grandchildren graduating from high school, college, and now a grandson about to be married. (How in the world did that happen?) I am fortunate and particularly blessed that those children and grandchildren are not only the most beautiful, talented and brilliant grandchildren in the world, but also passionately and fiercely committed to important values - fairness, Justice, kindness, compassion, mercy and inclusivity. I am profoundly grateful that the world is and will be a better place for their having lived in it. And in that I had something to do with that, I am deeply grateful.

Beyond that, I want to do what I can to assure that the societal structures that I believe deeply are absolutely essential to human well being are strong and sustained into the future. Education, for instance. Robert Frost said somewhere that you can do far worse than give your heart to a college.

But foremost for me is church, my church, a church like this one: a church that reflects, with authenticity and integrity, the precious Reformed Tradition that goes all the way back five centuries to John Calvin and Martin Luther: a church that remembers and celebrates the life of the mind, the central importance of the never ending intellectual search for truth, a religious faith that does not flinch from and despise science, scientific inquiry, a religious faith always seeking understanding: a church that remembers and reflects the importance of the arts to human well being, that remembers and reminds the world that Christian Faith inspired some of the most sublime art and architecture and literature and poetry and music human beings have ever created: a church that remembers and reminds the world that Christian Faith matters - socially, politically, economically: a church that remembers, celebrates and reminds the world of the beauty and life-giving power of community, of men and women committed to radical notions like forbearance, mutual understanding, patience and forgiveness.

I want, in some way, to be part of strengthening and giving life and courage and a strong and secure future to that kind of church - for my children and grandchildren and their children and grandchildren.

I'm particularly fortunate to call Martin Marty a friend, although Marty has the amazing capacity to remember everyone's name and literally thousands call themselves friends of Marty. He is a distinguished historian, Professor Emeritus in the Divinity School of the University of Chicago, author of 70 or 80 books, and the person to whom TIME Magazine and the Wall Street Journal and New York Times turn when they want a coherent, thoughtful word about religion and American life. He's in his late 80's and legendary for his scholarly output and grueling schedule of travel to speak and lecture and teach and , when invited, preach. Someone asked him why he continued to do all that.

His response was a classic and a useful way to bring this to a close. He quoted blind jazz pianist, George Shearing who when

asked if had been blind all his life responded "Not yet, Not yet."

Marty wrote: "I say not yet, when asked whether I've done all the seeking and aspiring, enjoying and loving, greeting and cherishing friends and the strangers whose path met mine: and asked whether I've heard all the music and tasted all the wine and food and participated in all the Christian community that I'd like, I answer "Not Yet."

Not yet. We're not done yet. For most of us the final "Not yet" is the final disposition and investment of our resources, the "work of our hands" the Psalmist called it, the final summation of our being here.

And so I commend this church, The First Presbyterian Church of Ann Arbor, Michigan, to you.

"Where your treasure is, there your heart will be as well."

THE END!